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D. P. Roman
(D. P. Roman)

September 19, 2005

FDIC – San Francisco Regional Office
Director John F. Carter
25 Jesse Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

Please register my opposition to the application of Wal-Mart for FDIC insurance for its industrial loan company in Utah..

Mixing of banking and commerce is bad public policy and the Gramm-Leach-Bliley Act clearly states the position of Congress relative to this matter. In addition, granting this charter will inevitably lead to broader powers for Wal-Mart, conceivably reaching beyond the borders of the state of Utah, and resulting in a concentration of economic power which would jeopardize the viability of community banks much as it has other retail businesses in communities across the nation.

Nothing positive will result from the approval of Wal-Mart's application.

Sincerely,

A handwritten signature in black ink, appearing to read "Doug Heim".

Doug Heim
President